

**Information to identify the case:**

Debtor 1	Jonathan R. Geayer		Social Security number or ITIN xxx-xx-1321
	First Name	Middle Name	Last Name
EIN	-----		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----
	First Name	Middle Name	Last Name
EIN	-----		
United States Bankruptcy Court	District of New Jersey		
Case number:	18-12853-ABA		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jonathan R. Geayer

5/18/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Jonathan R. Geayer  
 Debtor

Case No. 18-12853-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 13

Date Rcvd: May 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2018.

db	+Jonathan R. Geayer, 51 Harwood Lane, Clementon, NJ 08021-3606
517331592	++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
	(address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367)
517331597	+KML Law Group, 216 Haddon Avenue Suite 406, Westmont, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QJDMARCHANT.COM May 19 2018 03:28:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
smg	E-mail/Text: usanj.njbankr@usdoj.gov May 19 2018 00:03:51 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 19 2018 00:03:49 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517331591	+EDI: CINGMIDLAND.COM May 19 2018 03:28:00 AT&T Mobility, PO Box 537113, Atlanta, GA 30353-7113
517331590	+EDI: AFNIRECOVERY.COM May 19 2018 03:28:00 Afni, Po Box 3097, Bloomington, IL 61702-3097
517331593	+EDI: CAPITALONE.COM May 19 2018 03:28:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517331594	+EDI: CAPITALONE.COM May 19 2018 03:28:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517331595	+EDI: RCSFNEMARIN.COM May 19 2018 03:28:00 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517331596	+E-mail/Text: bankruptcy.bnc@ditech.com May 19 2018 00:03:34 Ditech, PO Box 6172, Rapid City, SD 57709-6172
517331598	EDI: PRA.COM May 19 2018 03:28:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 20, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2018 at the address(es) listed below:

Andrew Thomas Archer on behalf of Debtor Jonathan R. Geayer aarcher@brennerlawoffice.com, bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@blankrome.com, bkgroup@kmllawgroup.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 4